

# NAU Retiree Information

- Volunteers from the NAU Retirees Association (NAURA) will provide assistance to retirees with questions about Open Enrollment. For help, please call (928) 523-0505, and leave a detailed message about your question, including your name and phone number.
- Open enrollment information that is specific to NAU retirees will be posted on the NAU Human Resources webpage, at [www.hr.nau.edu/m/](http://www.hr.nau.edu/m/) (go to Benefits, 2004 Open Enrollment page).

## Blue Cross Blue Shield of Arizona, Effective Oct. 1, 2004

*Why Blue Cross Blue Shield (BCBS) is NAU only – The BCBS medical insurance plan is only available to NAU employees and retirees and their eligible dependents. This plan was allowed to stay in place for NAU by special legislation that occurred in the late 1970's and it is not available to other state university or agency employees or retirees.*

### 2004-2005 Monthly Premium Rates

#### **Without Medicare:**

Retiree only	\$ 445.14
Retiree and Dependents	\$1,143.64

#### **With Medicare:**

Retiree only, with Medicare	\$ 410.44
Retiree and Spouse with Medicare	\$ 821.10
Retiree and Spouse, One with Medicare	\$ 944.92
Retiree and/or Spouse with Medicare, and Dependent	\$1,108.94
Without Medicare	

**For the plan year Oct. 1, 2004 – Sept. 30, 2005, there are no plan changes that affect co-pays, co-insurance, or prescription rates. The following are general plan changes affecting all BCBS plans that become effective on Oct. 1, 2004:**

#### **DIABETES TRAINING/EDUCATION; ASTHMA TRAINING**

Precertification is no longer required for outpatient diabetes training/education and asthma training.

#### **HOSPICE SERVICES**

Precertification is no longer required for inpatient hospice services, however, inpatient services unrelated to hospice must be precertified.

## **INPATIENT REHABILITATION**

In addition to the 90 days coverage at regular contract benefits, another 60 days is available for a higher out-of-pocket cost share.

## **NEUROPSYCHOLOGICAL AND COGNITIVE TESTING**

The limitation of 10 hours of testing will no longer apply.

## **PROSTHETIC APPLIANCES AND ORTHOTICS**

1. The annual wig benefit for alopecia (absence of hair resulting from illness or injury) has been increased to a \$300 maximum benefit.
2. Coverage for therapeutic shoes (extra-depth or custom-molded) along with inserts, for individuals with diabetes (in accordance with BCBSAZ coverage criteria) has been added to the orthopedic shoe benefit.

## **SKILLED NURSING FACILITY**

In addition to the 90 days coverage at regular contract benefits, another 90 days is available for a higher out-of-pocket cost share.

## **TEMPOROMANDIBULAR JOINT SYNDROME (TMJ)**

The \$1,000 lifetime maximum per subscriber for services related to the diagnosis and/or treatment of TMJ syndrome will no longer apply.

## **TRANSPLANTS-ORGAN-TISSUE-BONE AND STEM CELL PROCEDURES**

1. Precertification is no longer required for the initial consultation/evaluation.
2. In addition to existing exclusions, there is no coverage for:
  - Expenses in relation to donation of an organ to a recipient who is not covered by BCBSAZ.

## **CONTRACT MAXIMUM**

The contract benefit maximum has been increased from \$2,000,000 to \$3,000,000.

## **WHAT IS NOT COVERED**

In addition to existing exclusions, there is no coverage for:

- Genetic/chromosome testing and screening – genetic/chromosomal testing of an asymptomatic or unaffected individual or an individual not displaying signs or symptoms of a suspected or specific inherited disorder.
- When a provider is also the covered person, services rendered by that provider for him/herself are excluded from coverage.

## **Contact Information for BCBS:**

[Blue Cross Blue Shield of Arizona](#) - Retired Employee Group Number - 0003

1500 East Cedar Avenue, Suite 56

Flagstaff, AZ 86004

(928) 526-4126 or (800) 423-6484 or [www.bcbsaz.com](http://www.bcbsaz.com)

# Blue Cross Blue Shield - Northern Arizona University

Effective 10/01/2004 to 09/30/2005

## Retirees < 65 Dep < 65

## Retiree Premium

Retiree w/o Medicare

\$ 445.14

Retiree/Dep w/o Medicare

\$ 1,143.64

## Retirees/Dep > 65

Retiree w/ Medicare

\$ 410.44

Retiree/Spouse w/ Medicare

\$ 821.10

## Retirees < 65 Dep > 65

Retiree/Spouse, One w/ Medicare

\$ 944.92

## Retirees > 65 Dep < 65

Retiree/Spouse w/ Medicare

\$ 1,108.94

Dep w/o Medicare